

Certificate Number: 08064-TNM-DE-006203938

Bankruptcy Case Number: 09-01281

CERTIFICATE OF DEBTOR EDUCATION

I certify that on February 20, 2009, at 4:29 o'clock PM CST,

Barbara Lee Jackson completed a course on personal financial
management given by telephone by

Consumer Financial Education Foundation of America, Inc.,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the Middle District of Tennessee.

Date: February 20, 2009

By /s/Charlie Haynie

Name Charlie Haynie

Title Administrative Assistant